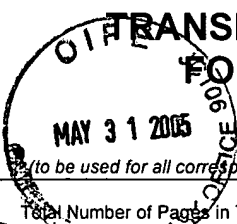


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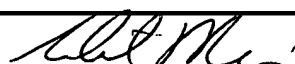
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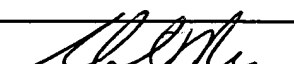
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	Application Number	09/399,192
	Filing Date	Sept. 17, 1992
	First Named Inventor	Wankmueller, et al.
	Art Unit	3621
	Examiner Name	Firmin Backer
	Attorney Docket Number	070457.0747
Total Number of Pages in This Submission		

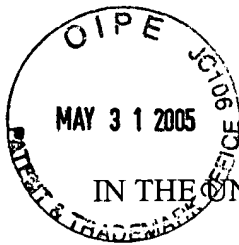
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Firm Name	Baker Botts LLP	Customer No.	21003
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AP31994-070457.0747
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Wankmueller et al.

Serial No. : 09/399,192

Examiner: Backer, Firmin

Filed : September 17, 1999

Group Art Unit: 3621

For : APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-
COMMERCE PERSONAL IDENTIFICATION NUMBER
CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL
IDENTIFICATION NUMBER

RESPONSE

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Attorney Name

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54,291

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Sir:

Applicants respectfully submit the following remarks in response to the Office Action
mailed on March 4, 2005.

A complete listing of the claims, provided for the Examiner's convenience, begins at
page 2. Remarks begin at page 12.